REMARKS

In view of the above amendment, applicant believes the pending application is in condition for allowance.

CONCLUSION

As such, the claims are now believed to be in condition for allowance and a Notice of Allowance is respectfully requested. If the Examiner believes that minor clarifying amendments to the claim would be helpful, the Examiner is requested to call the undersigned at the telephone number listed below.

If this response is not considered timely filed and if a request for an extension of time is otherwise absent, Applicant hereby requests any necessary extension of time. If there is a fee occasioned by this response, including an extension fee, that is not covered by an enclosed check, please charge any deficiency to Deposit Account No. 23/2825.

Dated: August 24, 2006

Respectfully submitted,

Neil P. Ferraro

Registration No.: 39,188

WOLF, GREENFIELD & SACKS, P.C.

Docket No.: H0075.70115US00

Federal Reserve Plaza 600 Atlantic Avenue

Boston, Massachusetts 02210-2206

(617) 646-8000